

### Midwest Edition

Serving
The Retired
Military
Communities
of Illinois,
lowa,
Michigan,
Minnesota
& Wisconsin















### RETIREMENT \* SER\_VICES \* NEW SLETTER

## HONOPS August 2006

### Help At Your Fingertips...

### What Can Army Knowledge Online Do For You?

Army Knowledge Online (AKO) is the Army's single point of entry into a robust knowledge management system. AKO is a one-stop shopping center for Army information; it features a lifetime e-mail address and other personal services that are accessible to customers anywhere in the world. As of April 2006 AKO has 1.82 million users, and over 1 million of them log on each month. AKO is the fastest and easiest way to reach the Army's most valuable asset - its people. Thousands of AKO users have learned how to use AKO to collaborate securely, work efficiently, and reach out to the entire Army family. Whether you retired yesterday or fifty years ago, you will remain a primary account holder on the Army's Intranet, AKO, for your lifetime.

Let's get started!

Army Retirees are part of a limited group of users who are authorized use of AKO, an official Army site. To gain access to all the services available online, retirees must have an account. To start a new account or access an existing account, users must first sign onto an internet site and go to the following internet address, https://www.us.army.mil. If you know your account information, you can select "Login to AKO" and proceed.

If you have an account number, but do not remember your password, go to the URL listed above and click on "Lost Password". Then follow the steps to obtain your password to login.



If you do not

have an account, you can go to the site and register under "New User." Retirees will be asked to provide social security number, date of birth, and Pay Entry Basic Date (listed on your DD214) to authenticate their status.

One significant feature of interest to retirees is the Self-Service section located on the left side of the AKO screen where retirees can access many of these useful sites.

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### Office Of The Commander

Dear Retiree/Spouse:

Once again I am honored to have the privilege of addressing one of the most significant groups of Americans I know. Our Great Nation owes a debt of gratitude to all its veterans. But a special "thank you" needs to be extended to those veterans who have gone the extra mile by dedicating their careers to ensuring our freedom. Like the retirees, the retiree family also deserves recognition. Many retirees would not have accomplished their military careers without the support of family members. Thank you all for your commitment and dedication.



Col. Derek J. Sentinella

Fort McCoy is dedicated to providing you with the finest support possible. Your Retirement Services Officer (RSO), Bill Walters, is a dedicated individual who strives to do his best to ensure the retired community receives quality service. He is responsible for retiree support in the states of Minnesota, Michigan, Iowa, Northern Illinois, Wisconsin, Nevada and California. If you have any questions, please contact Bill at 800-452-0923 or via email at william.walters@emh2.mccoy.army.mil .

The Survivor Benefit Plan (SBP) is an important feature of the military retiree benefit package. Due to recent changes in the program there is an open enrollment period for SBP which continues until September 30, 2006. The season started in October 2005 and has drawn a great deal of attention. The open season allows for retirees who did not elect SBP, or elected a reduced amount, to review their election and enroll in the plan, or to increase their election. This is one time opportunity so I encourage you to review your election for any possible changes. Contact Bill Walters at the number listed above for more information.

Thanks again for your valued service.

FORT McCOY - TOTAL FORCE TRAINING CENTER.

Sincerely,

Derek J. Sentinella Colonel, US Army Commandina



### **Letter From Editor:**

Once again I feel fortunate to have an opportunity to address a very special group of Americans, the military retired community. This is the 6th edition of Honors and I would like to think that I have learned something in the process. One thing that I have learned is to listen to the customer. You are my customer and through your survey comments have provided me with most of the topics I include in Honors. Please continue to let me know which topics and news items you would like to see addressed in future editions of Honors. Due to space limitations I cannot possibly include an article on each of those suggestions so I try to include those most often mentioned. Thank you and your family members for all your service and I hope that you will find this edition of Honors meets your satisfaction.

> Bill Walters, Editor Retirement Services Officer Ft. McCoy, WI 54656

### **Newsletter and Other** Information Available on the Internet.

This newsletter is an **annual** publication published each summer. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, lowa and the 32 northern most counties of Illinois. Two separate issues have been printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Northern Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at, www.mccoy.army.mil, then selecting Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please utilize this site and share it with retirees from other services.



www.mccoy.army.mil



Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2187, Fort McCoy, WI. We suggest that you call for an appointment before visiting the office.

You can contact us at: 800-452-0923 or e-mail: william.walters@emh2.mccoy.army.mil.

The mailing address is; Military Personnel Division ATTN: IMNW-MCY-CAM-M 2187 South J Street

Fort McCoy, WI 54656-5150

The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

**Editor: Bill Walters** 

(Continued from Page 1)

### **My Benefits**

Retirees and families have quick online access to information about benefits through the "Army Benefits Tool" (ABT). This site links to web sites that cover the "life cycle" of the soldier - Recruiting; Pay and Retention; Soldier and Family Well-Being; Transitioning; Retirement; Casualty Affairs and Survivor Assistance and provides links to calculators. Links of interest include TRICARE; Social Security; National Archives - Military Records Request; Veterans Administration (VA); Army Casualty; and Army Retirement Services. Benefit calculators include retired pay and Survivor Benefit Plan (SBP).

### **My Finance**

Enhancements are available for all users to myPay, the online pay account information system managed by the Defense Finance & Accounting Service (DFAS). Retirees can also add a personal email address, so they can be notified of pay changes and other items of interest.

### Legal

Links to a Power of Attorney application; an estate planning tool kit; Federal voting assistance; claims against the government; and other useful legal assistance information.

### My Medical

Provides useful information on the TRICARE and Dental Plans. Included are a handbook, enrollment information, toll-free customer service numbers, TRICARE online, claims information, and a Network Provider Directory. Information on blood donation, vaccines, ways to support our troops, and even tools to assist you in quitting smoking. Additionally, there is a link to the National Personnel Records Center; which offers guidance in requesting your medical records.

### **Locator Services**

This is a popular link. If you have wondered what happened to an old Army buddy, AKO offers a worldwide people locator service for anyone with an AKO account. The Army White Pages, located under the search option, will provide a current email address for any current account holder.

### My Profile

Users can now link a personal page in their White Pages profile to let people know about their Army skills and experiences. You can create a profile and link it simultaneously by visiting "My Profile", located in the toolbox from "my Workspace", or in the toolbar from "My Account".



### **My Travel**

Now retirees can obtain facts on Space-A passenger operations, lodging and other travel-related information. Users can also use Flight Tracker resources, maps and find facts on weather-related airport delays.

### **Reunion Sites**

Allows you to create a reunion page that will allow you to post reunion events, photos, and news of interest to your group. To create a page, go to Create AKO Content directly under the Search area on the AKO homepage. Just select the link and follow the wizard to create a virtual team or organization site for your reunion group.

As with any benefit available to retired soldiers, AKO is only a benefit if you use it. Take advantage of all the services offered and start using AKO now. If you have questions or need assistance utilizing the AKO site, please contact AKO Help Desk toll free at 877-256-8737.

### **Casualty Assistance Information**

For some, the idea of death is an unpleasant one best avoided. Unfortunately, death itself cannot be so easily avoided and the failure to plan can cause additional stress for spouses and families when they are least able to cope with it. With that said, it is important that we prepare now for the inevitable. There are a number of Casualty Assistance Checklists available that can help in this preparation. A very good checklist is included in the latest issue of Army Echoes (Issue 2, Volume L,

May-Aug 2006) on pages 7-8. A few hours spent gathering the information for the list will save months of aggravation and grief later on. The completed checklist can be kept with other legal documents, and when the time comes and those documents are needed, it will be ready to guide the survivors through the legal and governmental processes.



### **Honors Update**

### How Do I Change My Mailing Address for HONORS? \*\*\*\*\*\*\*

**M**ailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or call 800-321-1080, or fax to 800-982-6559.
- Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, or call 800-321-1080, or fax to 800-982-8459.

- Retirees entitled to retired pay and Survivor Annuitants can also access and make changes to their accounts online at www.dod.mil/dfas and select the icom "My Pay". You will then need to establish a PIN and password. For those of you that have computer access, this is the perferred method.
- Retired reservist not yet age 60 should mail your change to U.S. Army Human Resources Command, ATTN: AHRC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200 or call 800-325-2660, or fax to 314-592-0582 (ATTN: TLM9V49). Be sure to include your SSN on all pages.

### \*\*\*\*\*\*\*\*\*\*\*\*\*\*

### Are You Entitled to Combat Related Special Compensation?

Combat Related Special Compensation (CRSC) offers military retirees a monthly, tax-free compensation that supplements concurrently, their VA disability pay (VA Waiver) and retired pay. To be eligible you must meet ALL four of the following criteria AND have at least one rated VA disability determined to have been combat-related.

- Regular or Medically retired with at least 20 years combined military service (Active & Reserve Component Service)
- 2. Receiving Retired pay
- 3. Retired pay is OFFSET by VA payments
- 4. Have 10% or greater VA rated disability

### Combat related disabilities are those incurred with documented proof:

- In the performance of duty under conditions simulating war (e.g. exercises, filed training);
- While engaged in hazardous service (e.g. flight, diving, parachute duty);
- Through an instrumentality of war (e.g. combat vehicles, weapons, Agent Orange); or
- ◆ As a direct result of armed conflict.

If you believe you are eligible for CRSC you must apply using DD Form 2860. You will need to document your combat-related injury or illness. To do so start with the records you have in your possession. Do you have records from the VA or a military treatment facility that document your



combat-related disability? If so, submit these documents including the complete VA findings and rating decisions with your claim. The main reason claims are denied is due to lack of documentation verifying "HOW" the disability came to be. There are a number of agencies that can assist in obtaining your medical records and with the completion of the DD2860. Your local County Veteran Service Officer, Veteran Service Organizations, VA Hospital Counselors, and Army CRSC office (Alexandria, VA) are just a few.

You can contact the CRSC Service Center at 866-281-3254, email questions to crsc.info@us.army.mil, or visit their website at www.crsc.amry.mil for additional information or assistance.



### **TRICARE Premium Increases Delayed**

TRICARE is arguably one of your most important military retiree benefits, and as such it seems to always be in the news. This year's biggest TRICARE news is not what changes have been made, but rather what has not changed.

Alarmed that soaring heath care costs are impacting budget dollars for higher-priority defense programs, the Joint Chiefs voted earlier this year to endorse the Defense Department's plan to raise TRICARE fees sharply over the next three years for retirees under age 65 and their families.

Under the proposal, enrollment fees for TRICARE Prime, the military's managed care plan, would have tripled by October 2008 for working-age retired officers and doubled

for those enlisted retirees under 65. TRICARE retail pharmacy co-payments also would have been raised, which would have been the only change to impact Medicare-eligible retirees. Proposed increases for October 2009 and later would have been tied to the rate of increase to the Federal Employees Health Benefits Plan (FEHBP). TRICARE reports on it's website that FEHBP premiums rose 115% between 1995 and 2005, the same period in which TRICARE fees did not change.

Dr. William Winkenwerder Jr., Assistant Secretary of Defense for Health Affairs, and his staff proposed the fee increases as a means to slow the rise in health care costs, most of which is traced to the start in 2001 of the TRICARE for Life and senior pharmacy programs for elderly beneficiaries. The idea was to have working-age retirees and family members pay a bigger share of their TRICARE costs or use alternative health plans offered by civilian beneficiaries. In 1995 retirees were contributing about 27% of the cost of their benefit, but due to the health care costs that have doubled from 2001 to 2006, today's average military retiree's contribution for health care coverage has dropped to approximately 12%.

In April the House Budget Committee voted to block for at least two years any increases in TRICARE beneficiary cost-shares. It is the first step by Congress to block the plan to raise fees, co-payments and deductibles for military retirees under age 65 and their families.

Whether the Senate will approve any part of the administration's TRICARE fee adjustments is still uncertain. The Senate military personnel subcommittee, wants the increases delayed and an independent review conducted of



real TRICARE cost growth and the projected cost-savings from the administration's plan.

### Medicare Part D - Do You Need It?

Medicare prescription drug coverage is available to beneficiaries with Medicare Part A and /or Part B who chose to enroll in Medicare Part D. The initial open enrollment in the prescription plan (Part D) ran from November 15, 2005 through May 15, 2006 with additional annual enrollment periods between November 15 and December 31 each year. If TRICARE-Medicare beneficiaries decide not to enroll in a Medicare drug plan during the open enrollment periods, but change their minds later, they may do so without paying a late enrollment penalty.

For nearly all TRICARE-Medicare beneficiaries, there is **no added value** in purchasing

Medicare prescription drug coverage. The exception is only for those beneficiaries with limited incomes and assets who qualify for Medicare's low-income subsidy. These are the only beneficiaries that may benefit by enrolling in Part D.

For more information, go to www.tricare.osd.mil/medicarepartd; www.medicare.gov or call 800-MEDICARE (800-633-4227).

### **TRICARE Regional Service**

The TRICARE program is worldwide and prior to 2004 the TRICARE network consisted of 12 regions and 7 contractors stateside. In 2004, in an effort to better meet the health care needs of TRICARE beneficiaries, TRICARE transitioned to 3 regions and 3 contractors. Each of the TRICARE regions in the United States has a regional contractor that helps coordinate medical services available through the military treatment facilities and through a network of civilian hospitals and providers.

The regional contractors are responsible for establishing provider networks, operating service centers, providing customer service to beneficiaries, administrative support and communicating and distributing educational information. Regional contractors work with TRICARE regional offices (TROs) to manage TRICARE at a regional level. Both the regional contractors and the TROs receive overall guidance from TRICARE Management Activity (TMA).



The TRICARE **West Region** is serviced by TriWest Healthcare Alliance and provides health care services to residents of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (except the Rock Island area), Kansas, Minnesota, Missouri (except the St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, extreme western Texas, Utah, Washington and Wyoming. You can reach the TriWest Healthcare Alliance customer service line at 888-874-9378 or visit their website at www.triwest.com.

The TRICARE **South Region** is serviced by Humana Military Healthcare Services and provides health care services to residents of Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, most of Tennessee and eastern Texas. You can reach Humana Military Healthcare Services at 800-444-5445 or on their website at www.humana-military.com.

The TRICARE **North Region** is serviced by Health Net Federal Services and provides health care services to residents of Connecticut, Delaware, the District of Columbia, Illinois, Indiana, the Rock Island Iowa area, Kentucky, Maine,

Maryland, Massachusetts, Michigan, the St. Louis area of Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, the Fort Campbell area of Tennessee, Vermont, Virginia, West Virginia and Wisconsin. You can reach Health Net Federal Services at 877-874-2273 or on their website at www.healthnetfederalservices.com.

Under the terms of the new contract residents in the North Region may experience some changes. The key change will be in those areas not considered to be "Prime Service Areas (PSAs)". A PSA is an area considered to be within the catchment area of a Military Treatment Facility. The new contract calls for a TRICARE Prime network of providers within these areas but not beyond. Thus, in those areas not considered PSAs where Prime networks have been developed, new enrollment under TRICARE Prime is no longer available. TRICARE Prime enrollees residing in these non-PSAs have had their enrollments grandfathered and may stay in Prime as long as they do not change their Primary Care Manager (PCM). If a PCM leaves the area, anyone enrolled in Prime under that PCM will be changed to TRICARE Standard.

### \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

### Retiree Dental Program Offers Interactive Voice Response System

New automated telephone services and an improved, easy-to-use web site provide both visitors and enrollees with complete, comprehensive information about the Tricare Retiree Dental Program (TRDP).

Automated features added to the redesigned Interactive Voice Response telephone system, or "IVR," include the ability to request a list of dentists in a specific area, including specialists, be faxed or mailed. Callers can also get a complete breakdown of TRDP covered services, including time limitations; streamlined navigation through the automated telephone system makes it easier than ever for TRDP enrollees to obtain such information as their eligibility; status of a claim, maximum used to date and remaining deductible amount.

You can reach the automated IVR telephone system at 866-471-8944, 24 hours a day, seven days a week. Callers who wish to speak directly to a Customer Service associate can dial the IVR Monday through Friday during the hours of 6:00 a.m. to 6:00 p.m. PST.

TRDP also has a dedicated, customer service-friendly web site at www.trdp.org. You can use the website to enroll online, find local network dentists, download claim forms, view or print the benefits booklet or to contact TRDP by



using the online Customer Inquiry Form. Another convenient feature of the site is the online Consumer Tool Kit. Much like the IVR, this self-service tool allows customers to verify their eligibility, get up-to-date benefits information and much more.



### Information

At Your Fingertips \*

telephone			
Fort McCoy Retirement Service Office	800-452-0923	TRICARE Senior Pharmacy	877-363-6337
<b>DA Casualty Assistance Office</b> (To report the death of a retiree)	800-626-3317	TRICARE for Life	888-363-5433
		<b>Armed Forces Retirement Hom</b>	es
Deers Verification	800-538-9552	(Soldiers' & Airmen's Homes)	
(Update I.D. records)		Washington D.C.	800-422-9988
D ( F: 0		Gulfport, MS	800-332-3527
Defense Finance & Accounting Office (Retired & annuitant pay issues)	800-321-1080	VA Regional Office (VA benefit issues)	800-827-1000
Human Resource Command (Gray area retiree issues)	800-318-5298	Federal Long Term Care Insura	nce 800-582-3337
		Other Military Retired Affairs	Offices
VA Burial Information	800-697-6947	Navy	866-827-5672
Medicare Information	800-772-1213	Marine Corps Air Force	800-336-4649 800-531-7502
TRICARE World Wide Information	800-874-2273	Army Recreation Centers	
<b>Delta Dental</b> (Retiree Dental Program)	888-838-8737	Hale Koa Hotel, Hawaii Edelweiss Lodge, Germany Dragon Hill, Korea	800-367-6027 011-49-8821-9440 011-822-790-0016
Express Scripts (Mail Order Pharmacy)	866-363-8667	Shades of Green, Florida	888-593-2242



### **DA Retirement Services**

http://www.armyg1.army.mil/retire

### Fort McCoy Homepage

http://www.mccoy.army.mil

### **DFAS-Cleveland (Retired Pay &**

**Annuitant Pay)** 

http://www.dod.mil/dfas/

### **Veterans Administration**

http://www.va.gov

### Military Funeral Honors

http://www.militaryfuneralhonors.osd.mil

### **Burial & Memorial Benefits**

http://www.cem.va.gov

### **DOD Military Health Care System (TRICARE)**

http://www.tricare.osd.mil

### **Delta Dental Plan**

http://www.trdp.org

### **Express Scripts (Mail Order Pharmacy)**

http://www.express-scripts.com

### **Federal Long Term Care Insurance**

http://www.ltcfeds.com

### Medicare

http://www.ssa.gov/mediinfo.htm

### **Social Security**

http://www.ssa.gov

### **National Personnel Records Center**

http://www.archives.gov

### **Military Personnel Records request**

http://www.vetrecs.archives.gov

### **Army & Air Force Exchange Service**

http://www.aafes.com

### **RAPIDS Site Locator (DEERS**

**Enrollment & ID Card Issuing Facilities)** 

http://www.dmdc.osd.mil/rsl

### SITES Home Page (Information about military installations)

http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index

### Military Living Publications (Includes Space A Travel Information)

http://www.militaryliving.com

### U.S. Army Human Resource Command - Army Reserve

https://www.hrc.army.mil/site/reserve/



4-Good



1-Poor

To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services

Office. Please take a few minutes to complete and return this survey.

Mail your completed survey to: Military Personnel Division, ATTN:

IMNW-MCY-CAM-M, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than October 30, 2006. Thank you for your time and cooperation.

5-Excellent

1. How would you rate this edition of the Retirement Newsletter, "HONORS"? For each of the following items please rate the Newsletter using the scale below.

How does the Newsletter rate on:

2-Marginal

★ providing you with meaningful information?	1	2	3	4	5
★ being a credible source of information?	1	2	3	4	5
★ keeping abreast of issues?	1	2	3	4	5
★ responding to your needs?	1	2	3	4	5
★ overall appearance?	1	2	3	4	5

3-Average

- 2. What topics would you like to see addressed in future issues of "HONORS"?
- 3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on:

- ★ response to requested information?
   1 2 3 4 3

   ★ courtesy?
   1 2 3 4 3

   ★ timeliness?
   1 2 3 4 3
- 4. Please circle your status. Retiree Spouse Widow/Widower

6. What changes would you like to see in future issues of "HONORS"?

5. Please circle your age group.

Under 35 36-44 45-54 55-64 65-74 75 and over



TEAR ALONG PERF. FOLD IN HALF WITH MAILING ADDRESS SHOWING. TAPE OPEN END TOGETHER. (**DO NOT USE STAPLES)** 

### RETIRED PAY\*\*\*\*\*\* Is Subject To Taxation

In most cases, military retired pay is subject to Federal Income Tax but it is not subject to FICA (Social Security) deductions, nor is your retired pay reduced when you become entitled to social security payments. The amount of taxable income is reduced by Survivor Benefit Plan (SBP) costs and any waiver for VA compensation or deduction for dual compensation (federal civil service employment). The amount deducted from your pay for federal withholding tax is based on the number of exemptions you indicate.

State tax withholding is on a voluntary basis and must be in whole dollar amounts. \$10.00 is the minimum monthly amount. You should contact your tax authority in the state in which you have established residence to determine if you are required to pay state income tax.

You can review and make changes to your income tax withholding online at the Defense Finance & Accounting Service (DFAS) website, https://mypay.dfas.mil. myPay offers faster enhanced services, security, accessibility and reliability to all customers of DFAS worldwide. With myPay you can make changes (allotments, address changes, etc) to your retired pay and you have access to your Retiree Account Statement, tax statements, and much more. If you have questions or need assistance with your myPay account you can reach their customer service center at 800-390-2348.

### **Social Security Proof of Income**



Unfortunately, the paperwork requirements of life do not disappear when your working days are over. There may still be times when you will need proof of income. Many state and local benefits are based on your income as well as most loans or mortgages. For older Americans this proof will most likely include proof of Social Security benefits.

As this is a common need, the Social Security Administration has created a shortcut to obtaining a "budget letter" or "proof of award letter." You can request a letter online at www.socialsecurity.gov/onlineservices and selecting "Proof of Income letter. At the site you will be asked a series of basic questions to verify your identity and protect personal information. Your letter will be mailed and you should receive it in about 10 days.

If you need proof sooner or if you do not have Internet access you can always contact your local Social Security Office for assistance.

### **VA Gravesite Locator**

Records showing where veterans and their spouses have been buried in Department of Veterans Affairs' national cemeteries are available online at www.cem.va.gov and http://gravelocator.cem.va.gov. The locator will make it easy for anyone with Internet access to search for the gravesite locations of deceased family members and friends. The locator contains information on all veterans and dependents buried in VA's 120 cemeteries since the Civil War. It is updated nightly with information on burials the previous day. Refer to the home page, Burial and Memorial Benefits to select the Nationwide Gravesite Locator to begin a search. State cemetery records are from those that use the VA's database to order government headstones and markers.



### Where Else But Fort McCoy?

Check out the opportunities and services available at one of the Army's best kept secrets.

Army Community Service (ACS), Bldg 2111, 608-388-3505 - Provides assistance to Soldiers, retirees and family members in nine core program areas; Army Family Team Building, Army Volunteer Corp, Financial Readiness, Army Family Action Plan, Relocation Readiness, Family Employment Readiness, Mobilization and Deployment Readiness, Family Advocacy and Exceptional Family Member Program. Classes, information, and events are offered throughout the year.

**Army Substance Abuse Program (ASAP), Bldg 2111, 608-388-2441 -** Designed to address the needs of Soldiers, civilians, retirees and family members. This program is completely confidential and non-punitive.

**Auto Craft Shop, Bldg 1763, 608-388-1763 -** Keep your vehicle in great shape and save money. Use any of the eight bays. Auto repair manuals and sales store also available.

Community Activity Center, Bldg 2000
Recreation Center, 608-388-3213 - There's always something to do; arcade games, rent a movie or video game, play ping pong, pool or foosball, or just sit and relax watching TV on one of our big screens. We have a full service library with 14 computers for internet use.

Information, Tickets, and Reservation (ITR), 608-388-3213 - Sells discounted tickets to local and national attractions including Disney World, Sea World, Noah's Ark and much more. Area attraction guides are also available to plan your vacation. Check out the Armed Forces Vacation Club (AFVC), a space available program offering condominium vacations for only \$299 per week. The Armed Forces Recreation Center (AFRC) resorts in Florida, Germany, Hawaii, and Korea are ideal vacation destinations.

**Arts and Crafts Center, 608-388-4353 -** Spend time getting to know your creative side. Learn many craft skills in our classes.



MWR Car Wash, Bldg

**1568** - Keep your vehicle looking new by using the self serve bay or the touchless automatic car wash. The facility is open 24 hours with automatic door openers, spot free rinse, dryers and a canopy detailing area.

### Check Us Out At: www.mccoymwr.com

**McCoy's, Bldg 1571, 608-388-2065 -** McCoy's has all you need for fun; a bowling center, pool tables, and arcade games. Enjoy a cold beverage at the bar or visit the courtyard and enjoy the beautiful outdoors. Primo's Express offers a wide variety of sandwiches, burgers, and pizza. McCoy's offers "Grill your own Steak" night throughout the year. Watch your favorite sports team on one of the many large screen TVs. Banquet and meeting rooms available for receptions, retirements, and parties.

### Pine View Campground, Bldg 8053, 608-388-3517

Open year round, Pine View offers RV and tent camping, log cabins, a duplex lodging unit, yurts, mini golf, paddle boats and much more. Military retirees receive discounted pricing. Equipment Check Out Center, 608-388-



2619 - Rent recreational equipment for daily or weekly use. Items include boats, motors, campers, canoes and much more.

Rumpel Fitness Center, Bldg 1122, 608-388-2290 - Weekly fitness classes including water aerobics, all abs, cycling and more. Swim lessons and sports leagues/tournaments are held throughout the year. The center offers everything from weight rooms, cardio theater, atrium with whirlpool, steam room, sauna, indoor pool, and basketball/volleyball courts. Work with a personal trainer to create a program just right for you.

### Whitetail Ridge, Bldg 8061 Ski Area, 608-388-4498

- Offers lighted downhill skiing, snowboarding, cross country skiing, and snow tubing. Also offers equipment rentals, sales store, lessons and ski patrol on duty. Open mid December through mid March (weather permitting). Tactics Paintball Field



is also located at Whitetail Ridge Chalet, 608-388-2260 - Relax by the fireplace and enjoy the full service bar and an appetizer, sandwich or pizza. The Chalet is available for private parties and meetings.

For more information on these or other MWR events or facilities, please call the MWR Events Line toll free at 877-864-4969 or visit www.mccoymwr.com



As Chairman of the Fort McCoy Army Retiree Council, I feel you need to know more about the Council.

The Council serves as the voice of the military retired community in Wisconsin, Minnesota, Iowa, Michigan and Northern Illinois. It is the military retiree's conduit to the Chief of Staff of the United States Army. Acting as this conduit is the main reason for the Council's existence.

The Council is made up of retired officers and enlisted personnel from all the Armed Services. Although the preponderance of the membership is Army, the Navy, Air Force, Marine Corp and Coast Guard are also represented.

The Council meets three times a year at Fort McCoy with these objectives; Address the concerns of the retirees and either attempt to alleviate them through the Command at Fort McCoy or to relay them on to the Army Chief of Staff, and to coordinate the activities of the Area Councils, which provide a local voice for their respective military retired communities.

The Council oversees Area Councils in the Twin Cities, Duluth, Fort Sheridan, Lower Michigan and the Quad Cities. Incidentally, these Area Councils are always in need of new members. I heartily recommend that you contact the Fort McCoy Retirement Service Office at 800-452-0923 to volunteer your services.

The Fort McCoy Council and its Area Councils conduct Retiree Appreciation Day events annually in their respected areas. As many of you know, these events are a paramount way to keep the military retiree apprised of the latest retiree information. These events also enable attendees to speak one on one with many of the agencies that effect military retired living.

The members of the Fort McCoy Council are your voices on the Council and they represent you. However, they can only actively do so if you provide them with your concerns and feelings. Contact them so your voices may be heard.

LTC John Nowicki, USA, Ret Chairman Fort McCoy Retiree Council

Contact Council Leaders for more information: Chairman 952-240-1857 Vice-Chair 608-752-4851

### PERMANENT I.D. CARDS AVAILABLE

for family members and survivors age 75 and over of deceased service members. Previously, only uniformed service retirees received a permanent I.D. card. To Find your nearest Facility, visit www.dmdc.osd.mil/rsl/owa/home or contact your Retirement Service Officer.

### I.D. Card Facilities/DEERS

### **ILLINOIS**

Site Name	City	Service	Phone
182 MSS	Peoria	ANG	309-633-5181
183 MSS	Springfield	ANG	21 <i>7-757</i> -1308
308 CA BDE	Homewood	USAR	<i>7</i> 08-9 <i>5</i> 7-9 <i>5</i> 68
416 ENCOM	Darien	USAR	630-910-3213 x213 or x215
85th Division	Arlington Hts	USAR	847-506-7616
932 AAG	Scott AFB	USAFR	618-229 <i>-75</i> 31
AG HQ State	Springfield	arng	217-761-3443
Great Lakes NTC	Great Lakes	USN	847-688-5550 x385
NMCRC Peoria	Peoria	USNR	309-697-5755
NMCRC Rock Island	Rock Island	USNR	309-782-6084
RTC Great Lakes	Great Lakes	USN	847-688-5550
Rock Island Arsenal	Rock Island	USA	309-782-0596
Scott AFB	Scott AFB	USAF	618-256-8897

### **IOWA**

Site Name	City	Service	Phone
132 MSS	Des Moines	ANG	515-256-8530
185 MSF Sgt Bluff	Sgt Bluff	USAFR	712-233-0534
3d COSCOM	Des Moines	USAR	515-285-4692
AG HQ State	Johnston	arng	800-294-6607
649th ASG	Cedar Rapids	USAR	319-362-6620
NMCRC	Des Moines	USNR	515-285-5581
NRC Dubuque	Dubuque	USNR	319-556-2144
67 Troop CMD	lowa City	arng	319-337-7675

### **MICHIGAN**

Site Name	City	Service	Phone
1/84th Division	Livonia	USAR	734-367-2449
110 MSS Battle Creek	Battle Creek	ANG	269-969-3216
127 MSS Selfridge ANGB	Mt Clemens	ANG	586-307-4516
300th MP CMD PW	Inkster	USAR	313-561-9510
927th MSS	Mt Clemens	AFR	586-307-2480
AG HQ State	Lansing	arng	51 <i>7-</i> 481-8360
CRTC Alpena	Alpena	ANG	989-354-6220
Camp Grayling	Grayling	arng	989-344-6171
Defense Reutilization Service	Battle Creek	DLA	269-961-7002
NMCRC Battle Creek	Battle Creek	USNR	269-968-9216
NMCRC Grand Rapids	Grand Rapids	USNR	616-363-6889
NMCRC Lansing	Lansing	USNR	517-482-9150
NRC Saginaw	Saginaw	USNR	989-754-3091
Tank Auto Command	Warren	USA	586-574-8074
USCG Air Station Traverse City	Traverse City	USCG	231-922-8228



MICHIGAN (Continued)			
Site Name	City	Service	Phone
USCG Detroit	Detroit	USCG	313-568-9571
USCG Grand Haven	Grand Haven	USCG	616-850-251 <i>7</i>
USCG Sault Ste Marie	Sault Ste Marie	USCG	906-635-3242
MINNESOTA			
Site Name	City	Service	Phone
133 MSS	St Paul	ANG	612-713-2061
148 MSS	Duluth	ANG	218-788-7212
88th RRC Ft Snelling	St Paul	USAR	800-843-2769
934 MSF	Minneapolis	USAFR	612-713-1507
AG HQ State	St Paul	arng	651-282-4579
Camp Ripley	Little Falls	arng	320-616-2728
NMCRC St. Paul	St Paul	USNR	612-726-9391
367th Engineer Bn	St. Cloud	USAR	320-251-7942
WISCONSIN			
Site Name	City	Service	Phone
115 MSS	Madison	ANG	608-245-4468
128th AFG	Milwaukee	ANG	414-944-8245
440 CSG G. Mitchell	Milwaukee	AFR	414-482-5331
84th Division Milwaukee	Milwaukee	USAR	414-535-5987
AG HQ State	Madison	arng	608-242-3420
CRTC Volk Field	Volk Field	ANG	608-4271203
Fort McCoy	Fort McCoy	USA	608-388-4563
NMCRC Green Bay	Green Bay	USNR	920-336-2444
NMCRC Madison	Madison	USNR	866-356-3453
NMCRC Milwaukee	Milwaukee	USNR	414-744-9764
NRC LaCrosse	LaCrosse	USNR	608-788-2565
Wausau National Guard Armory	Wausau	arng	<i>7</i> 15-845-1011

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### Michigan Volunteer Defense Force

Formerly known as the Michigan State Troops and the Michigan Emergency Volunteers, the Michigan Volunteer Force prepares and trains to aid the Michigan National Guard as they protect the people and communities of the great state of Michigan. Their mission statement includes 10 tasks, they are: maintain or augment Emergency Operations Centers; damage assessment; emergency exercise evaluation and control; critical infrastructure security evaluation; donations and logistic management; management of volunteers; augmentation of family support operations; crowd and traffic control assistance; Armory management when units are absent; and respond to specific Homeland Defense initiatives. The Michigan Volunteer Defense Force is an asset to the State of Michigan and non-deployable outside of the state's boundaries.

The Force is seeking dedicated individuals who are interested in serving in officer or enlisted positions. These positions are located statewide and include opportunities within four regimental regions and field battalion districts. Your civilian and /or military experience may correspond to a needed skill, and if not you will receive training in other mission related skills.

Additional information is available on the DMVA website at www.michigan.gov/dmva and clicking on "Volunteer Defense Force", or by contacting your local County Veteran Service Officer.



### **Midwest Retiree Area Councils**

Retiree Councils serve as a vital link for the retiree community. The Councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The Councils also plan and implement programs/Retiree Appreciation Days (RADs) to provide up to date information of benefits and entitlements to the retired community. Fort McCoy currently has five Area Councils in the Midwest. These Area Councils are subordinate to the Fort McCoy Main Council and each has representation on the Main Council.

Councils are located in the Quad Cities, Fort Sheridan, Duluth, Twin Cities and Lower Michigan. The Council Chairmen are listed in this article. Please feel free to contact any of them if you have issues to discuss or if you may be willing to serve. The Lower Michigan Council is located at Selfridge ANGB and is looking for additional members to serve as members and to volunteer at the Retiree Activities Office (RAO). Last year the Council did not conduct a RAD for various reasons, but the main reason was that it did not have enough members to do so. This year they will be holding a RAD on October 7 and could still use some assistance. If you reside in the local community and would like to become involved please contact the RAO at 586-307-5580.

The Retirement Service Office is currently looking to establish an Area Council in Wisconsin. The Council will meet periodically at Fort McCoy. If you are interested in serving on this council call 715-325-3679.

Midwest Area Councils are sponsored by Fort McCoy. Listed for your convenience are telephone numbers of each chairman.

Twin Cities Area Council: 651-699-1105 Quad Cities Area Council: 563-322-4823

Duluth/Superior Area Council: 218-749-7110 Sheridan Area Council: 847-266-2475

Lower Michigan Area Council: 586-307-5580

In addition to these councils there is also assistance available for retirees at the following Retiree Activity Offices (RAO).

**Madison -** Tuesday & Thursday, 0730-1130 2400 Wright Street 800-335-5147, ext 3115

**Milwaukee -** Monday-Thursday, 0900-1500 Naval & Marine Corps Training Center 414-744-9766

**Milwaukee -** Tuesday-Thursday, 1000-1400 440th Air Lift Wing 414-482-5207

**Chicago -** Monday-Friday, 0900-1200 Fort Sheridan 847-266-2475

**Chicago -** Monday-Thursday, 0900-1500 Arlington Heights Army Reserve Center 800-741-4650, ext 7625 or 847-506-7625

### Minnesota Veterans' Affairs Has New Benefit Initiatives

Minnesota has announced a number of new initiatives for members of the military and veterans including a state tax exemption for military retirement pay, increased funding for the State Soldiers Assistance Program (SSAP), more support and coordination with county veteran service officers, a new Military and Veterans Support Cabinet, and help for veterans as they pursue a college education.

Under the proposal state income tax on military retirement pay would be eliminated over a 4 year phased in period. This income tax change would affect approximately 15,000 retirees and once fully implemented save those taxpayers \$15.4 million.

To help with reintegration of veterans and enhance services, the proposal would increase the annual appropriation for the SSAP by \$3 million. The mission of the SSAP is to provide a safety net for Minnesota veterans and their families who face hardship. The additional funding would assist new veterans who are experiencing difficulties obtaining their V.A. benefits.

The initiative includes Service Enhancement Grants for County Veterans Service Officers. An incentive based grant program will provide training, coordination, support and accountability for the services provided to veterans throughout the state. Financial grants will be available to counties that meet certain benchmarks regarding specific services to

veterans. Benchmarks will include how often counties update and modernize their training as well as the overall number and percentage of eligible veterans receiving both federal and state benefits such as housing assistance, medical care or help with higher education.

A Military and Veterans Support Cabinet would be established to address the many issues facing military veterans that reach across agencies and units of government. The cabinet will be chaired by the Commissioner of Veterans Affairs. Membership will include the commissioners of Employment and Economic Development, Health, Human Services, Labor and Industry, Office of Higher Education Services, the Minnesota Housing Finance Agency, and the Adjutant General.

A variety of education benefits are part in the initiative. Included are Veterans Assistance Offices on campus, education credit transfer for military training and education, in-state tuition rates for non resident Soldiers and veterans and delayed tuition payments for veterans in college who are awaiting federal G.I. benefits.

Information on these initiatives and already established veterans benefits are available on the Minnesota Department of Veterans Affairs website at www.mdva.state.mn.us/ or by contacting your local County Veteran Service Officer.

### **Great Lakes Naval Station Opportunities**

Located just 35 miles north of Chicago on the shoreline of Lake Michigan is Naval Station Great Lakes. The Great Lakes Morale Welfare and Recreation (MWR) offers an abundance of recreational opportunities through its many facilities.

The Information, Tickets and Travel (ITT), Bldg 400, 847-688-3537, offers tickets and discount packages to national theme parks and Armed Forces Recreation Centers. Their Leisure Travel Office is pleased to announce the opening of a leisure operation in the ITT office. An experienced travel specialist will be available onsite on Mondays and Wednesdays from 1000 - 1700 to handle leisure travel needs.

At the Great Lakes Marina and Rental Center, Bldg 13, 847-688-5417, charter boats with captains are available for fishing or pleasure cruises. The center offers assorted camping gear such as pop-up campers and tents and a wide variety of assorted camping gear. Boats are also available for rent as well as sailing lessons.

Like to golf? The Willow Glen Golf Club, Bldg 3312, 847-688-4593, offers 18 championship holes for all eligible MWR customers including the retired military and their guests. Our driving range and large practice green is a perfect place to practice. Host your 2006 golf outings with 18 holes of golf combined with delicious food at Duffer's Inn.

The U.S. Army Veterinary
Treatment Facility offers
semi-annual Pet Vaccination
Clinics in Building 1111. You may
bring your pet in for annual booster
vaccinations, micro-chipping and
heartworm testing and a number of
preventative treatments. There is a charge
for all services provided. Clinic dates
and information on costs is available by
calling the Treatment Facility at
847-688-5740.

Visit the Great Lakes MWR website at www.mwrgl.com or contact the MWR office at 847-688-2110 to get more information on these and other recreational activities.





### UPCOMING

### RETIREE APPRECIATION DAYS



### Camp Ripley - Little Falls, Minnesota

August 26, 2006 Training/Community Center 0800-1130 (1st session) and 1200-1530 (2nd session) (320) 255-1381 (ask for Tony or Roberta) usdr@mn.astound.net Pre-registration is required-Call for registration information Space is limited. No walk-ins accepted.



### Fort McCoy, Wisconsin

September 1, 2006 0715-1500 (800) 452-0923 william.walters@emh2.mccoy. army.mil Pre-registration is required. Form included



### Great Lakes, Illinois

September 23, 2006 0930-1300 847-688-3603, ext 118 Todd.willebrand@navy.mil Pre-registration is requested.



### **Duluth, Minnesota**

September 29, 2006 Holiday Inn Hotel & Suites 0830-1300 218-725-5285 GomesR@co.st-louis.mn.us Pre-registration is required. Form included

### Twin Cities, Minnesota

September 30, 2006 Mystic Lake Casino - Hotel 0730-1700 612-713-1516 or 612-727-2854 Pre-registration is required. Form included.

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### Selfridge, Michigan

October 7, 2006 Joint Dining Facility 0800-1500 586-307-5580 Pre-registration required. Form included.



### **Rock Island, Illinois**

October 28, 2006 Rock Island Army Arsenal, Bldg 60 0700-1300 (563) 322-4823 Pre-registration is required. Form included.

**Illinois Veteran Homes** 

Quality nursing and health care services are provided for Illinois Veterans with military service of one day or more during WWI, WWII, the Korean or Vietnam conflicts, or during any period of time now or in the future, recognized by the U.S. Department of Veterans Affairs (V.A.) as a period of war.

The veteran must have either been an Illinois resident upon entering the service, or have resided in the State of Illinois for one year preceding application for admittance into a Veterans' Home. Peacetime veterans with one year of Honorable military service may also be eligible. Other Qualifying conditions, as required, must be met. A spouse, or surviving spouse, may also qualify for admittance to the Quincy Veterans' Home.

Veterans' Homes are located at Anna, LaSalle, Manteno and Quincy. Since each of these homes specializes in a variety of health care and social services, each provides a special brochure describing the human services available. You may receive any one or all of the brochures from your Veteran Service Office or from the Department of Veterans' Affairs Central Office.

Additional information on Illinois Veteran Homes or on any V.A. benefit is available online at www.state.il.us/agency/dva or any local Veteran Service Office.



**S**igned by the Governor in late July 2005, Wisconsin Act 25 provides measures that will greatly enhance services provided by the Wisconsin Department of Veteran Affairs (WDVA). Referred to as the "Wisconsin GI Bill" the program is one the most significant offerings seen in the department's 60 years.

Among the budget measures for state veterans:

- ◆ The bill provides 50% tuition waivers for veterans who where Wisconsin residents when they entered active military duty, and free tuition for spouses and dependents of veterans who die or are disabled (30% or greater) as a result of their military service. This bill has recently been upgraded to include full (100%) tuition (effective July 2007) for Wisconsin veterans.
- Effective with next (2006) year's tax forms, Wisconsin will provide a new property tax to elderly (65 or older), totally eligible disabled veterans and their eligible un-remarried surviving spouses equal to 100% of the property tax paid on their home.
- The Veterans Educational Grant and Assistance to Needy Veterans programs were created by consolidating and modifying existing grants programs.
- State taxpayers will see a new way to support Wisconsin's veterans and military families with a designated donation line on the next year's individual and corporate state income tax forms.

• A Gold Star license plate will be available for immediate family members of service members who die in combat while serving in the U.S. Armed Forces. Another new plate to show support for



Wisconsin's veterans will also be created. Fees from the new plate and the current veterans' plates will be donated to the Veterans Trust Fund.

- Staffing for the new 120-bed skilled nursing facility at the Wisconsin Veterans Home at Union Grove.
- New funding for the "Mission: Welcome Home" outreach initiative, a housing voucher demonstration project for chronically homeless veterans, and matching funds for homeless transitional program in Chippewa Falls.

Information on the "Wisconsin GI Bill" can be found on the WDVA website at www.dva.state.wi.us or by contacting your local County Veteran Service Officer.

### Federal Long Term Care Insurance Program

Federal Family members have access to the experience and knowledge of Certified Long Term Care Insurance Consultants at Long Term Care Partners (FLTCIP). With a toll free call, Federal Family members can get professional input to guide decision-making, compare plans and help in completing an application for coverage at no charge.

One of the most popular services that the Consultants offer is personalized rate quote letters. With one rate quote letter, Consultants can demonstrate the wide range of benefits available and the costs associated with each. Many applicants find

it comforting to have a knowledgeable professional check their premium assumptions before they submit an application while others wish to explore the prices associated with different plans. Whatever your interest, you can phone in and request a verbal or written quote.

The Consultants are available Monday through Friday from 0800-1900, Eastern Time. Each Consultant will introduce themselves by name and are available for call-back. You can reach FLTCIP at 800-582-3337 or visit their website at www.LTCFEDS.com.



### Selfridge Retiree Appreciation Day

### **Registration Form**

### October 7, 2006 \* 127th MI ANG Dining Facility \* Building 126 \* Selfridge ANGB, MI 48045

0800-0830 Arrival and Sign In/Informational Booths
0830-1130 Keynote Speaker & other briefings
1130-1300 Lunch (available in area at your expense)

1300-1500 Informational Booths

Keynote Speaker: CAPT Bud Schneeweis, USCG, Ret

Director, Personal Affairs, MOAA

Please complete and mail this registration early. Return before October 1, 2006

Name \_\_\_\_\_

Rank/Rate \_\_\_\_\_ Service \_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_E-Mail \_\_\_\_

Total Number Attending

Number for Breakfast (\$2.00)\_\_\_\_\_\_ Number for Lunch (\$7.00)\_\_\_\_\_

Amount Enclosed \$

Make Checks Payable To: FMCLMRBC

A photo I.D. card is required for ALL personnel to access the installation!!

Additional information is available at 586-307-5580 or email at selfrao@greatlakes.net

### Mail Registration Form and Checks to:

Selfridge Retiree Affairs Office Fort McCoy Lower Michigan Retiree Council 44200 Jefferson, Bldg 780, Room 6 (MS604) Selfridge ANGB, MI 48045-5263



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### Selfridge MWR Has Everything You Need

The U.S. Army Garrison - Michigan is located at Selfridge Air National Guard Base, Michigan. The base is located 22 miles east of Warren on beautiful Lake Saint Clair. It is the only base in the U.S. where all five services work together toward a common goal — providing quality service and support to eligible members. The Garrison services include Housing, Morale Welfare and Recreation (MWR), and Family Services to the community.

Following are just a few of the services Selfridge has to offer.

Retiree Activity Office	586-307-5580
Medical Clinic, BLDG 310	586-307-4022
Pharmacy	586-307-2609

Commissary, Bldg 701	586-307-5570
PX/BX, Bldg 700	586-307-4614
Multicraft Center, Bldg 780	586-307-5155
Sports Center, Bldg 165	586-307-5202
Fitness Center, Bldg 780	586-307-5053
Bowling Center, Bldg 826	586-307-5941
Golf Course, Bldg 570	586-307-4344
Pro Shop, Bldg 570	586-307-4653
Mulligan's Restaurant, Bldg 570	586-307-2337
Community Service, Bldg 780	586-307-5903

Additional information on what Selfridge has to offer is available online at www.selfridge.army.mil or by contacting the MWR office at 586-307-5409.

### **Arlington National Cemetery to Expand**

The Defense Department has acquired more than 70 acres of land to expand the now 600-plus-acre hillside on the west bank of the Potomac River.

In 1998, it was estimated that Arlington would run out of grave space between the year 2025 and 2030. Officials have searched the area around the cemetery in all directions to see who owned the land, what it was currently being used for, and the likelihood of being able to acquire it.

So far the results of the search have yielded three parcels of land which will allow Arlington to continue operations until 2060.



More information on the Arlington National Cemetery, including eligibility criteria, is available on line at www.arlingtoncemetery.org.

### Selfridge Retiree Council Volunteer Recognized

Ms. Elsie Melms was recently presented with the Emma Marie Baird award. The award was established in August, 1998 and is given in recognition for outstanding volunteer service. It was established in honor of the late LTC Emma Marie Baird (USA, Retired) as a Memorial Award for Outstanding Volunteers. LTC Baird is considered to be the founder of the Army Community Service (ACS).

Elsie became the first person in the history of the Selfridge Air National Guard Base, Michigan to be honored with the prestigious award. She has been involved with the installation Retiree Activity Office (RAO) since 1992, logging over 7,000 hours, and is the driving force behind the success of that office. Her contributions and knowledge of available resources have proven to be invaluable to the organization and the community in providing service to over 55,000 retirees and their family members. You can contact the Selfridge RAO at 586-307-5580.



### Fort McCoy Retiree Appreciation Day

### **Registration Form**



September 1, 2006 ★ Bldg 905

0715-0750 Arrival of Retirees & Guests 0750-1200 Keynote Speaker & other briefings

1215-1315 Lunch

1200-1500 Benefits Fair, Bldg 1122, Rumple Fitness Center

Keynote Speaker: COL John Radke, USA (Ret)

Chief, Army Retirement Services

Please complete and mail this registration early. Return before August 23, 2006

Total Number Attending

I will be having lunch: YES NO (Circle One) Lunch will be available at McCoy's for a reasonable price.

**Mail Registration Form To:** 

Military Personnel Division ATTN: IMNW-MCY-CAM-M 2187 South J Street Fort McCoy, WI 54656

Additional information is available at 800-452-0923 or e-mail william.walters@emh2.mccoy.army.mil



### Fort McCoy to Get Commissary

The Defense Commissary Agency (DeCA) has announced the award of a contract for the construction of the new commissary at Fort McCoy, Wisconsin. The contract was awarded April 4, 2006 with a targeted completion date of April 2007.

The new commissary will comprise of approximately 16,000 square feet of total building area with a 7,000 square foot sales area, to include four cash registers. It will be located just west of the new AAFES Post Exchange and will extend the Exchange's existing parking lot to accommodate both facilities.

### **Identity Theft**

### THE THREAT IS REAL \*\*\*\*\*\*\*\*\*\*

Recently, the Department of Veterans Affairs (VA) loss of electronic data has potentially exposed identity information of over 26.5 million veterans. The loss only highlights an issue that is a growing problem in society today.

Identity Theft is the act of stealing your good name to commit fraud. Identity theft schemes take numerous forms. They may be conducted by e-mail (phishing), standard mail, telephone or fax. Thieves may also go through trash looking for discarded tax returns, bank records, credit card receipts or other records that contain personal and financial information. Identity theft usually causes immediate financial losses for the victims, who may also encounter lingering credit and other problems as a result of the theft.

Here are some important steps to help guard against identity theft:

- Don't carry your Social Security Number (SSN); leave it in a secure place.
- Only give your SSN when absolutely necessary.
- Your employer and financial institution may need your SSN for wage and tax reporting purposes. Don't give a business your SSN just because they ask for it. Find out why before giving it out. Ask if other types of identifiers can be used.
- Order a copy of your credit report from one of the three credit reporting agencies every year. Make sure each report is accurate and includes only those activities you have authorized.
- Make sure charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you receive in the mail are disposed of appropriately.



If your identification or credit cards are lost or stolen, notify the creditors by telephone immediately, and call the credit bureaus to ask that a fraud alert be placed in your file.

The Federal Trade Commission (FTC) is the central government clearinghouse for identity theft. You can obtain more information at www.ftc.gov/idtheft or by calling toll free 877-ID THEFT (877-438-4338). Additional information is available at www.irs.gov (keyword search: identity theft).

You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name. It may however, delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your alert, it will notify the other two agencies, which then also must place fraud alerts in your file. The three nationwide consumer reporting agencies and contact information are listed below:

Equifax - 800-525-6285 or www.equifax.com
Experian - 888-397-3742 or www.experian.com
TransUnion - 800-680-7289 or www.transunion.com

Remember, you only need to contact one of the agencies listed.



### Rock Island Arsenal Retiree Appreciation Day

### **Registration Form**

October 28, 2006 \* Post Restaurant, Bldg. 60

0700-0800 Arrival and Sign In & Informational Booths
0800-1100 Keynote Speaker & other briefings
1100-1200 Informational Booths
1200-1300 Lunch

**Keynote Speaker:** CMDR Katherine O'Neill Tracy, USN (RC) Deputy Director, Personal Affairs, MOAA

Make Checks Payable to: Arsenal Club

Photo I.D. is required for ALL personnel to access the installation! Additional information is available by calling 563-322-4823.

For information regarding mailing, please send e-mail to william.walters@emh2.mccoy.army.mil



### Don't Miss Out On The Activities Rock Island Arsenal Has To Offer

Rock Island Arsenal has an extensive list of programs and services to enhance the lives of military retirees. "Special Events" can be viewed at www.rianmwr.com. Some of the most popular programs offered are listed below or you can contact them at 309-782-4420 for additional information.

**Information, Tickets & Registration, Bldg 60, 309-782-5890 -** The Information, Ticket & Registration (ITR) offers discounted tickets to the most current events, hotels, travel and more. ITR can answer many of your entertainment needs from movie tickets to travel.

Outdoor Recreation, Bldg 333, 309-782-8630 - Outdoor Recreation Office features a diverse range of affordable, up to date equipment that can be reserved for both long term and short term use. Popular checkout equipment includes; special event, winter, camping, boating and water sports, and home improvement equipment. Special event equipment includes folding chairs, tables, backyard fireplaces, grills and canopies.

**Auto Craft Shop, Bldg 351, 309-782-8631, Emergency Line - 309-782-8631 -** The Auto Craft Shop is a self-help facility that can assist with both minor and major car repairs. It also offers car detailing, oil changes, discounted

auto parts and a coin operated carwash bay. During winter months, they provide jumpstart and lockout services for the low cost of \$10.00.

**Cannon Flats Driving Range, 309-782-0090 -** Located just inside the Moline entrance, the Cannon Flats Driving Range became realty in May of 2004. The range is open as long as the weather permits, daily hours are dawn-2200. Cannon Flats offers one on one golf pro lessons, clinics, pre paid golf key discounts, as well as monthly events and promotions.

**Fitness Center, Bldg 67, 309-782-6787 -** The Fitness Center is a state of the art facility that features the latest in workout equipment, fitness classes and leagues. Enjoy free use of its weight room, running track, basketball courts, treadmills, stationary bikes, racquetball courts, locker rooms, hot tub and pool table. Batting and Golf Cages are available for a small cost as well as tanning beds, personal trainers and micro-fit assessment.

**The Arsenal Club, Bldg 60, 309-788-4860 -** The Arsenal Club has a full service bar and grill with daily specials and entertainment. The Club is open Tuesday through Friday from 1430-2200. A different buffet is featured each month.

### **AAFES Offers "We'll Match It" Price Policy**

The Army and Air Force Exchange Service (AAFES) has established their "We'll Match It" price policy. The policy works in two ways. First, if customers see a price differential of less than \$10 they can tell the cashier who will match in on the spot. Customers who report a price difference of greater that \$10 should bring a current local competitor's ad to receive the reduced price. In either case the competitor's item must be identical to the item in the AAFES store. In addition to this

same-day pledge, AAFES also offers a 30-day price guarantee on any item originally purchased from AAFES and subsequently sold at a lower price by AAFES, or another local competitor (excluding unauthorized dealers, warehouse clubs and "gimmick" promotions). In addition to the savings from the "We'll Match It" policy, you will always receive a tax break on all items as AAFES purchases are not subject to sales tax.

### **Recruiting Referral Bonus Available for Retirees**

The Army is now offering \$1,000 recruiting bonuses to retired Soldiers for referring someone with no prior military service, and not an immediate family member to an Army recruiter. The referral must result in an enlistment in the Army, Army Reserve, or Army National Guard. Under the program, referrals will be made via the Sergeant Major of the Army Recruiting Team (SMART) process. The retired Soldier making the referral must

provide the name of the possible recruit prior to that person's initial interview with an Army recruiter. Details will be posted on the program homepage, GoArmy.com, under the Current News section. An Army Knowledge Online (AKO) account will be required. Additional information is available at 800-223-3735, extension 6-0473.



### Twin Cities Joint Military Services Retiree Appreciation Day

### **Registration Form**

September 30, 2006 ★ Dakota Ballroom, Mystic Lake Casino-Hotel

2400 Mystic Lake Blvd. \* Prior Lake, MN 55372 \* 800-262-7799 or 952-445-9000

Advanced registration is required.

0730-0830 Registration and Refreshments
0830-1150 Keynote Speaker & Other Briefings
1150-1320 Lunch Break
1320-1700 Additional Briefings

**Keynote Speaker:** Phil Dyer, CFP (Former CPT, USA)

Deputy Director. Personal Affairs, MOAA

Please register early. Please return this form before August 31, 2006

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Phone\_\_\_\_\_ Spouse/Guest(s) Names if attending \_\_\_\_\_

Additional information is available by contacting the Air Force Retired Activities Office at 800-231-3517 (M-F, 1000-1400)

Please return with 26.00 per person to pay for facility, continental breakfast, lunch and gratuities. Make Checks Payable to Navy RAO and Mail No Later Than August 31, 2006 to:

Retired Activities Office Navy & Marine Corps Reserve Center 6400 Bloomington Rd., Fort Snelling St. Paul, MN 55111

You Will Not Receive a Registration Confirmation.



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### The Twin Cities RAD — September 30, 2006

The Twin Cities Area Joint Military Retiree Council will again be holding a Retiree Appreciation Day (RAD) this year (please see registration form in this issue) on September 30, 2006 at the Mystic Lake Casino-Hotel. The cost of this years RAD is \$26.00 per person and the registration deadline is August 31, 2006. As seating space is limited you are encouraged to register as soon as possible. Registrations and checks will be returned for any received after the maximum seating is reached. Walk-in registration for \$40.00 at the door will be accepted only if seating is available. The increased cost is necessary to cover additional charges for last minute adjustments and meals.

The RAD is a non-funded event sponsored by the Council and the event must "pay its own way". When the RAD was small enough to use donated space the cost was less, but through the years a successful program has seen the event grow to over 700 attendees. This growth has forced the Council to seek commercial facilities with space adequate to accommodate the larger attendance. The registration cost of this event includes all room space (meeting, exhibit, and breakout), audio/visual, continental breakfast, refreshments and a plated lunch. Based

on the overwhelming feedback of the 2005 attendees it is apparent that the Mystic Lake Casino-Hotel meets all of our needs. The facility provides a professional atmosphere with quality service.

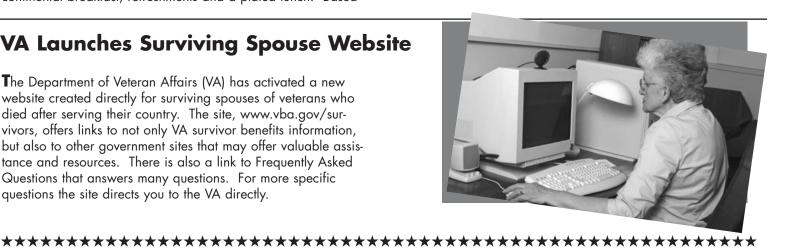
Mystic Lake Casino-Hotel is located west of the Cities on Highway 83 South. From I-94 (East or West) take 169 South to County Road 83 South (left) for approximately 2.5 miles to Mystic Lake.

Special room rates (\$79.00 single/double occupancy) are available by requesting the Joint Military Event Rate. The reservation deadline for the special rate is September 11, 2006. After September 11, 2006 standard room rates will apply.

If you have a registration concern you can reach the Navy Retiree Activity Office (RAO) at 612-727-2854 (Tuesday & Thursday 1000-1400). Additional information is available on line at www.minneapolis.afrc.af.mil or by contacting the Air Force RAO at 612-713-1516.

### **VA Launches Surviving Spouse Website**

The Department of Veteran Affairs (VA) has activated a new website created directly for surviving spouses of veterans who died after serving their country. The site, www.vba.gov/sur-vivors, offers links to not only VA survivor benefits information, but also to other government sites that may offer valuable assistance and resources. There is also a link to Frequently Asked Questions that answers many questions. For more specific questions the site directs you to the VA directly.



### **BUGLES ACROSS AMERICA**

The Bugles Across America organization is a no-profit network of 5,000 musician, drill team and color guard member volunteers who support about 1,000 funerals each month throughout the United States. In addition to playing "Taps" at veterans' funerals they also play at other military events, including Veterans Day and Memorial Day observances. Participation in the organization is free and open to anyone able to play "Taps" with dignity and willing to volunteer their

time. Families and organizations in need of such services should complete an online request form available at www.buglesacrossamerica.org to locate a volunteer to play taps. You will be required to indicate on what date a bugler is needed, the state, city, and funeral home location plus your contact information. Information is also available at 262-993-2877.



# Cut along dotted line and mail. REGISTER EARLY TO ENSURE PARTICIPATION

### Duluth/Superior Retiree Appreciation Day



### **Registration Form**

September 29, 2006 ★ Holiday Inn Hotel & Suites ★ 200 West 1st Street ★ Duluth, MN 55802

0830-0900 Registration & Coffee/Donuts/Welcome 0900-1130 Keynote Speaker & other briefings

1300-???? Informational Booths, ID Cards (If Available)

There is no registration fee and parking is free at the Holiday Inn ramp.

**Keynote Speaker:** Phil Dyer, CFP (Former CPT, USA)

Deputy Director. Personal Affairs, MOAA

Please register early. Please return this form before September 1, 2006

### Please mail your registration to:

For mailing address information, please call or e-mail

218-749-7110, in Minnesota at 800-450-9777 ext. 7110 or Gomesr@co.st-louis.mn.us

### Northern Minnesota/Wisconsin TREA Chapter

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The Retired Enlisted Association (TREA) of Northern Wisconsin and Northeastern Minnesota (Chapter 119) is assisting the Duluth/Superior Retiree Council in the planning of this year's Retiree Appreciation Day in Duluth on September 29. The Chapter covers Minnesota north of

St. Cloud and Wisconsin north of Eau Claire up to Hibbing, Minnesota. If you are interested in becoming a member of the Chapter please contact Butch Liebaert at 715-398-3152.





ATTN: IMNW-MCY-CAM-M 2187 South J. Street Ft. McCoy, Wisconsin 54656-5150

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**Serving The Retired Military Communities** of Illinois, Iowa, Michigan, Minnesota & Wisconsin

